

Electronic File Format/Instructions

1. ASCII (Text)
2. Fixed length, 168 character records
3. Record Delimeter is CR
4. Detail records for each servicer/series/reporting period must begin with a HEADER record and terminate with a HEADER TRAILER record.

Special Notes

ZF - Zero Filled
BF - Blank Filled
RJ - Right Justified
LJ - Left Justified
S9 (7) - Seven (7) position SIGNED numeric field
S9 (9) V9! - Eleven (11) position SIGNED numeric field with two (2) decimals

Technical questions and/or comments to:

Emphasys Software
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Emphasys Software Servicer Exceptions Record Layout

August 4, 2005

Header Record

The following layout describes the "HEADER" record. This record must contain a RECORD_TYPE of "1".

<u>Field Name</u>	<u>Length</u>	<u>Starting Position</u>	<u>Type</u>	<u>Comments</u>
Record_Type	1	1	N	Constant 1
Servicer_Code	3	2	AN	Servicer Number assigned by HFA
Series_Code	3	5	AN	Series Code assigned by HFA
Reporting_Period	4	8	N	YY/MM - Servicing Reporting period
Filler	157	12	A	BF

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Prepayment Record

The following layout describes the "PREPAYMENT" transaction record. This record must contain a RECORD_TYPE of "2" and "TRANSACTION_TYPE" of "01".

Starting				
<u>Field Name</u>	<u>Length</u>	<u>Position</u>	<u>Type</u>	<u>Comments</u>
Record_Type	1	1	N	Constant 2
Servicer_Code	3	2	AN	Servicer Number assigned by HFA
Series_Code	3	5	AN	Series Code assigned by HFA
Loan_Number	11	8	AN	Loan Number assigned by HFA
Transaction_Type	2	19	N	Constant 01
Filler	1	21	A	BF
Transaction_Date	6	22	N	YY/MM/DD - Date prepayment was received
Interest_Paid_To_Date	6	28	N	YY/MM/DD - Date the loan is paid through after transaction
Prepayment_Amount	9	34	N	RJ, ZF, S9(7)V99 - Must be a multiple of the P&I constant
Filler	126	43	A	BF

Curtailment Record

The following layout describes the "CURTAILMENT" transaction record (principal only payment).
This record must contain a RECORD_TYPE of "2" and TRANSACTION_TYPE of "02".

<u>Field Name</u>	<u>Length</u>	<u>Starting Position</u>	<u>Type</u>	<u>Comments</u>
Record_Type	1	1	N	Constant 2
Servicer_Code	3	2	AN	Servicer Number assigned by HFA
Series_Code	3	5	AN	Series Code assigned by HFA
Loan_Number	11	8	AN	Loan Number assigned by HFA
Transaction_Type	2	19	N	Constant 02
Filler	1	21	A	BF
Transaction_Date	6	22	N	YY/MM/DD - Date Curtailment was received
Apply_After_Pmt_Of	6	28	N	YY/MM/DD - Date the loan was paid through before the transaction was
Curtailment_Amount	9	34	N	RJ, ZF, S9(7)V99 - Amount of Curtailment
Curtail_Melded_Series	2	43	AN	Series Code assigned by HFA. Only to be used for melded bond series and if the curtailment amount is only to be applied to one of the participating series instead of prorata. If not a melded series, must be blank filled (BF).
Filler	124	45	A	BF

Miscellaneous Increases Record

The following layout describes the "MISCELLANEOUS INCREASES" transaction record. This record must contain a RECORD_TYPE of "2" and TRANSACTION TYPE of "03".

<u>Field Name</u>	<u>Length</u>	<u>Starting Position</u>	<u>Type</u>	<u>Comments</u>
Record_Type	1	1	N	Constant 2
Servicer_Code	3	2	AN	Servicer Number assigned by HFA
Series_Code	3	5	AN	Series Code assigned by HFA
Loan_Number	11	8	AN	Loan Number assigned by HFA
Transaction_Type	2	19	N	Constant 03
Transaction_Code	1	21	N	Constant 1,2 or 3 1- Interest received on new loans 2- Penalty or late charges 3- Amount greater than a full month's payment on a maturity
Transaction_Date	6	22	N	YY/MM/DD
Interest_Paid_To_Date	6	28	N	ZF for Transaction_Codes 1&2 Required for Transaction_Code 3: YY/MM/DD Date the loan should be paid through after transaction
Increasing_Amount	9	34	N	RJ, ZF, S9(7)v99 - Amount of Increase
Filler	126	43	A	BF

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Delinquency Record

The following layout describes the "DELINQUENCY" transaction record. This record must contain a RECORD_TYPE of "2" and TRANSACTION_TYPE of "04".

<u>Field Name</u>	<u>Length</u>	<u>Starting</u> <u>Position</u>	<u>Type</u>	<u>Comments</u>
Record_Type	1	1	N	Constant 2
Servicer_Code	3	2	AN	Servicer Number assigned by HFA
Series_Code	3	5	AN	Series Code assigned by HFA
Loan_Number	11	8	AN	Loan Number assigned by HFA
Transaction_Type	2	19	N	Constant 04
Filler	1	21	A	BF
Interest_Paid_To_Date	6	22	N	YY/MM/DD - Date the loan is paid through after transaction
Delinquent_Amount	9	28	N	RJ, ZF, S9(7)v99 - Must be a multiple of the P&I constant
Delinquency_Status_Code	3	37	AN	BF
Delinquency_Reason_Code	3	40	AN	BF
Property_Occupancy_Code	3	43	AN	BF
Last_Payment_Date	6	46	N	ZF
Filler	117	52	A	BF

Miscellaneous Decreases Record

The following layout describes the "MISCELLANEOUS DECREASES" transaction record. This record must contain a RECORD_TYPE of "2" and TRANSACTION_TYPE of "05".

<u>Field Name</u>	<u>Length</u>	<u>Starting Position</u>	<u>Type</u>	<u>Comments</u>
Record_Type	1	1	N	Constant 2
Servicer_Code	3	2	AN	Servicer Number assigned by HFA
Series_Code	3	5	AN	Series Code assigned by HFA
Loan_Number	11	8	AN	Loan Number assigned by HFA
Transaction_Type	2	19	N	Constant 05
Transaction_Code	1	21	N	Constant 1,2 or 3 1- Curtailment reversal 2- Amount less than a full month's payment on a maturity 3- Payment reversal
Transaction_Date	6	22	N	YY/MM/DD
Interest_Paid_To_Date	6	28	N	ZF for Transaction_Codes 1&2 Required for Transaction_Code 3: YY/MM/DD Date the loan should be paid through after transaction
Decreasing_Amount	9	34	N	RJ, ZF, S9(7)v99 Transaction_Code 1= Must match a previously applied curtailment Transaction_Code 2= Must be less than the P&I constant Transaction_Code 3= Must be a multiple of the P&I constant
Curtailed_Series	2	43	A	Series Code assigned by HFA. Only to be used for melded bond series and if the curtailment amount is only to be applied to one of the participating series instead of prorata. If not a melded series, must be blank filled (BF).
Filler	124	45	A	BF

Uncollected Payments on Payoffs and Foreclosures

The following layout describes the "UNCOLLECTED PAYMENTS ON PAYOFFS AND FORECLOSURES" transaction record. This record must contain a RECORD_TYPE of "2" and TRANSACTION_TYPE of "06".

<u>Field Name</u>	<u>Length</u>	<u>Starting Position</u>	<u>Type</u>	<u>Comments</u>
Record_Type	1	1	N	Constant 2
Servicer_Code	3	2	AN	Servicer Number assigned by HFA
Series_Code	3	5	AN	Series Code assigned by HFA
Loan_Number	11	8	AN	Loan Number assigned by HFA
Transaction_Type	2	19	N	Constant 06
Transaction_Code	1	21	A	Constant "P"-Payoff or "F"-Foreclosure
Interest_Paid_To_Date	6	22	N	YY/MM/DD - Date the loan is paid through
Filler	6	28	A	BF
Uncollected_Amount	9	34	N	RJ, ZF, S9(7)V99 - Must be a multiple of P&I constant
Filler	126	43	A	BF

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Payoff Record

The following layout describes the "PAYOFF" transaction record. This record must contain a RECORD_TYPE of "2" and TRANSACTION_TYPE of "07".

<u>Field Name</u>	<u>Length</u>	<u>Starting Position</u>	<u>Type</u>	<u>Comments</u>
Record_Type	1	1	N	Constant 2
Servicer_Code	3	2	AN	Servicer Number assigned by HFA
Series_Code	3	5	AN	Series Code assigned by HFA
Loan_Number	11	8	AN	Loan Number assigned by HFA
Transaction_Type	2	19	N	Constant 07
Filler	1	21	A	BF
Payoff_Date	6	22	N	YY/MM/DD
Interest_Paid_to_Date	6	28	N	YY/MM/DD- Date the loan is paid through
Principal_Balance	9	34	N	RJ, ZF, S9(7)v99- Principal balance at time of payoff
Interest	9	43	N	RJ, ZF, S9(7)v99-Interest accrued through payoff date
Settlement_Expense_Loan	7	52	N	RJ, ZF, S9(7)-Settlement expense loan amount
Service Fee	7	59	N	RJ, ZF, S9(5)v99-Servicing fees through payoff date
Penalty Fee	9	66	N	RJ, ZF, S9(7)v99-Penalty fee charged
Total_Cash_Collected	9	75	N	RJ, ZF, S9(7)v99-Total amount collected
Filler	85	84	A	BF

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Servicer Cash Remittance Record

The following layout describes the "CASH REMITTANCE" transaction record. This record must contain a RECORD_TYPE of "2" and TRANSACTION_TYPE of "08".

<u>Field Name</u>	<u>Length</u>	<u>Starting</u> <u>Position</u>	<u>Type</u>	<u>Comments</u>
Record_Type	1	1	N	Constant 2
Servicer_Code	3	2	AN	Servicer Number assigned by HFA
Series_Code	3	5	AN	Series Code assigned by HFA
Filler	11	8	A	BF
Transaction_Type	2	19	N	Constant 08
Transaction_Code	1	21	A	Constant "A" or "P" "A" - Mortgage payment remittance "P" - Payoff remittance
Date_Remitted	6	22	N	YY/MM/DD
Filler	6	28	A	BF
Amount_Remitted	9	34	N	RJ, ZF, S9(7)V99
Comment_Line	25	43	AN	LJ, BF
Filler	101	68	A	BF

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Funds Transmittal

The following layout describes the "FUNDS TRANSMITTAL" transaction record. This record must contain a RECORD_TYPE of "2" and TRANSACTION_TYPE of "09".

<u>Field Name</u>	<u>Length</u>	<u>Starting Position</u>	<u>Type</u>	<u>Comments</u>
Record_Type	1	1	N	Constant 2
Servicer_Code	3	2	AN	Servicer Number assigned by HFA
Series_Code	3	5	AN	Series Code assigned by HFA
Filler	11	8	A	BF
Transaction_Type	2	19	N	Constant 09
Principal_Received	11	21	N	RJ, ZF, S9(9)V99 - Total Principal received
Interest_Received	11	32	N	RJ, ZF, S9(9)V99 - Total interest received
Service_Fee_Charged	11	43	N	RJ, ZF, S9(9)V99 - Service fee charged, must be negative if due to the servicer
Prior_Month_Overage	11	54	N	RJ, ZF, S9(9)V99 - Prior month's overage adjustment
Prior_Month_Shortage	11	65	N	RJ, ZF, S9(9)V99 - Prior month's shortage adjustment
Miscellaneous_Cash_1	11	76	N	RJ, ZF, S9(9)V99
Miscellaneous_Cash_2	11	87	N	RJ, ZF, S9(9)V99
Filler	71	98	A	BF

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Monthly Remittance Reconciliation

The following layout describes the "MONTHLY REMITTANCE RECONCILIATION" transaction record. This record must contain a RECORD_TYPE of "2" and TRANSACTION_TYPE of "10".

<u>Field Name</u>	<u>Length</u>	<u>Starting Position</u>	<u>Type</u>	<u>Comments</u>
Record_Type	1	1	N	Constant 2
Servicer_Code	3	2	AN	Servicer Number assigned by HFA
Series_Code	3	5	AN	Series Code assigned by HFA
Filler	11	8	A	BF
Transaction_Type	2	19	N	Constant 10
Amount_Billed_by_HFA	11	21	N	RJ, ZF, S9(9)V99 - Amount billed by HFA
Total_Prepayments	11	32	N	RJ, ZF, S9(9)V99 -Total amount of prepayment transactions
Total_Curtailments	11	43	N	RJ, ZF, S9(9)V99 -Total amount of curtailment transactions
Total_Increases	11	54	N	RJ, ZF, S9(9)V99 - Total amount of increasing transactions
Total_Payoffs	11	65	N	RJ, ZF, S9(9)V99 - Total amount of payoff transactions
Total_Delinquencies	11	76	N	RJ, ZF, S9(9)V99 - Total amount of delinquency transactions
Total_Decreases	11	87	N	RJ, ZF, S9(9)V99 - Total amount of decreasing transactions
Total_Uncollected_PF	11	98	N	RJ, ZF, S9(9)V99 - Total amount of uncollected pymts. due to payoffs & foreclosures
Service_Fee_Charged	11	109	N	RJ, ZF, S9(9)V99 - Service fee charged. Must be negative if due to the servicer
Net_Amount_Due	11	120	N	RJ, ZF, S9(9)V99 - Amount billed by HFA plus or minus all exceptions & service fee
Total_Cash_Remitted	11	131	N	RJ, ZF, S9(9)V99 - Total of all cash remittances
EOM_Loan_Count	5	142	N	RJ, ZF, S9(5) - Loan count at end of each month
EOM_Principal_Balance	11	147	N	RJ, ZF, S9(9)V99 - Principal balance at end of month
EOM_Level_Payments	11	158	N	RJ, ZF, S9(9)V99 - Level payments at end of month

Trailer Header Record

The following layout describes the "TRAILER HEADER" record. This record must contain a RECORD_TYPE of "3".

<u>Field Name</u>	<u>Length</u>	<u>Starting Position</u>	<u>Type</u>	<u>Comments</u>
Record_Type	1	1	N	Constant 3
Servicer_Code	3	2	AN	Servicer Number assigned by HFA
Series_Code	3	5	AN	Series Code assigned by HFA
Reporting_Period	4	8	N	YY/MM
Total_No_of_Trans_2	7	12	N	RJ, ZF, S9(7) - Total number of records with a record_type of 2
Filler	150	19	A	BF